

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

Timothy L. ROBINSON et al.

Confirmation No.: 1329

Serial No.: 10/775,079

Group Art Unit: 3692

Filed: February 11, 2004

Examiner: Susanna M. Diaz

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR  
BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

**RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

Sir:

This Response constitutes a complete and timely reply to the Office Action mailed March 19, 2009 in the above-identified application. The following remarks are respectfully submitted.

**Claims** begin on page 2.

**Remarks** begin on page 10.